

December 9, 2005
PUBLIC NOTICE # 2005-49

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance
Public Notice Filing/Errata Report
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-8315	0000	ACCREDITED SURETY AND CASUALTY COMPANY, INC.	COMMERCIAL	FIDELITY	FORMS	NONE	
05-8407	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-8438	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-8316	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-8411	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
05-8439		AMERICAN AGRI-BUSINESS INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	CROP HAIL	0
05-8333	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	VFIS EMERGENCY SERVICE ORGANIZATION	
05-8420	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	VFIS EMERGENCY SERVICE ORGANIZATION	
05-8424	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	RSDIS RURAL SPECIAL DISRICTS INS SERVICES	
05-8380	0127	AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	NMU	
05-8412	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
05-8313	0004	AMEX ASSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	EXECUTIVE BAGGAGE PROTECTION PLAN	0
05-8388	0004	AMEX ASSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	BAGGAGE DELAY AND LOSS PROTECTION	0
05-8423	1330	BALBOA INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	COLLATERAL PROTECTION	
05-8413	0012	BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
05-8335	0814	COAST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	BASIC	
05-8435	0814	COAST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	PRIMA	
05-8414	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	

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05-8314	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME & FIDELITY	0
05-8419	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME & FIDELITY	0
05-8307	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
05-8328	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
05-8341	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-8397	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP.	0
05-8306	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AND PROFESSIONAL GROUP II	
05-8323	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-8327	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AND PROFESSIONAL GROUP I	
05-8297	0038	FEDERAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	MASTERPIECE	
05-8348	0038	FEDERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE	
05-8437	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CALIF. AGGREGATE HAULERS	0
05-8440	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CALIF. AGGREGATE HAULERS	0
05-8304	1281	GENERAL FIDELITY INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	FORMS	MECHANICAL BREAKDOWN	
05-8252	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB	
05-8339	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	BOP	-3.5
05-8415	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
05-8428	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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05-8430	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
05-8332	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TANK OWNERS	
05-8431	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
05-8432	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
05-8383	0091	HARTFORD CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-8385	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-8311	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-8247	0158	HUDSON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRUCKING	
05-8305	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	SAFETY PAYS HOMEOWNER	0
05-8377	3495	INFINITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SPECIAL AUTOMOBILE	
05-8410	3495	INFINITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	RSVP AUTOMOBILE	
05-8416	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
05-8426	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	AIG PRIVATE CLIENT GROUP AUTOMOBILE	-0.3
05-8436	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AIG PRIVATE CLIENT GROUP AUTO	
05-8384	0517	INSURANCE CORPORATION OF HANNOVER	COMMERCIAL	FIRE	NEW PROGRAM	RESTAURANT ENHANCEMENT	0
05-8382		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	BOP	
05-8429	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
05-8433	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	

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05-8434	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
05-8325	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AND PROFESSIONAL GROUP II	
05-8326	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-8394	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AND PROF GROUP I	
05-8317	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-8417	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
05-8418	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
05-8409	1330	NEWPORT INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	COLLATERAL PROTECTION INSURANCE	
05-8345	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
05-8298	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	MASTERPIECE	
05-8349	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE	
05-8299	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	MASTERPIECE	
05-8350	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE	
05-8340	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	-3.5
05-8331	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB.-EDUCATORS	0
05-8389	0155	PROGRESSIVE CHOICE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7931	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	HUMAN SERVICES	10.7
05-8381	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0

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05-8408	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR CARRIER NON-PASSENGER	
05-8425	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	EMPLOYERS STOP GAP LIAB.	-84.4
05-8319	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC SECTOR SERVICES	
05-8336	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
05-8320	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC SECTOR SERVICES	
05-8337	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
05-8321	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC SECTOR SERVICES	
05-8338	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
05-7936	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	13.3
05-8402	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
05-7938	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	13.3
05-8324	0212	TRUCK INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-8387	0091	TWIN CITY FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-8346	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
05-8344	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - INVESTIGATORS LIABILITY INSURANCE	0
05-8347	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
05-8322	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0
05-8386	0140	VICTORIA FIRE & CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD	

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05-8300	0038	VIGILANT INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	MASTERPIECE	
05-8351	0038	VIGILANT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE	
05-8308	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
05-8329	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
05-8342	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-8399	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP.	0
05-8310	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
05-8330	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
05-8343	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-8401	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP.	0
05-8421	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
	101	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS					

California Department of Insurance

Public Notice Filing Errata Report

December 9, 2005

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	05-7515	10/21/2005	Church Insurance Company	Commercial Fire	Rate		-1.90%
Correct	05-7515	10/21/2005	Church Insurance Company	Commercial Multi-Peril	Rate		-4.10%
Incorrect	05-7419	10/21/2005	Civil Service Employees Insurance Company	Personal Homeowners Multi-Peril	Forms		
Correct	05-7419	10/21/2005	Civil Service Employees Insurance Company	Personal Homeowners Multi-Peril	Rule Change		
Incorrect	05-7420	10/21/2005	CSE Safeguard Insurance Company	Personal Homeowners Multi-Peril	Forms	GTO/GTP/GTS	
Correct	05-7420	10/21/2005	CSE Safeguard Insurance Company	Personal Homeowners Multi-Peril	Rule Change	GTO/GTP/GTS	
Incorrect	05-7524	10/21/2005	United States Liability Insurance Company	Commercial Other Liability	Forms	Prof Liab-Specified Professions E&O	
Correct	05-7524	10/21/2005	United States Liability Insurance Company	Commercial Other Liability	Rule Change	Prof Liab-Specified Professions E&O	0.00%

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